

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Maryland, Baltimore Division				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Ramirez, Oscar M.			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6489			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)		
Street Address of Debtor (No. and Street, City, and State): 8 Chris Elliot Court Cockeysville, MD <div style="text-align: right; margin-top: 5px;">ZIP Code 21030</div>			Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>		
County of Residence or of the Principal Place of Business: Baltimore			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): 3712 Mykonos Court Boca Raton, FL <div style="text-align: right; margin-top: 5px;">ZIP Code 33487</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>					
Estimated Assets <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input checked="" type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>					
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>					

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Ramirez, Oscar M.**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Ramirez, Oscar M.**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Oscar M. RamirezSignature of Debtor **Oscar M. Ramirez****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 16, 2009

Date

Signature of Attorney***X /s/ Constance M. Hare - Bar No.**

Signature of Attorney for Debtor(s)

Constance M. Hare - Bar No. 22512

Printed Name of Attorney for Debtor(s)

Mehlman, Greenblatt & Hare, LLC

Firm Name

723 South Charles Street**Suite LL3****Baltimore, MD 21230**

Address

(410) 547-0300 Fax: (410) 547-7474

Telephone Number

September 16, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
District of Maryland, Baltimore Division**

In re Oscar M. Ramirez

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Oscar M. Ramirez
Oscar M. Ramirez

Date: September 16, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Maryland, Baltimore Division

In re **Oscar M. Ramirez**,
 Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	66,222.10		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		1,014,068.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			10,167.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			15,831.00
Total Number of Sheets of ALL Schedules		27			
Total Assets			66,222.10		
Total Liabilities				1,014,068.36	

United States Bankruptcy Court
District of Maryland, Baltimore Division

In re **Oscar M. Ramirez**,
 Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total >	0.00	(Total of this page)
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Total >	0.00
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(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		In debtor's possession	-	120.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		The Columbia Bank checking account ending 4406 in the name of Oscar M. Ramirez	-	1,166.50
		M&T Bank checking account ending 2364 in the name of Oscar M. Ramirez MD, PA (account overdrawn)	-	0.00
		The Columbia Bank checking account ending 3701 in the name of Oscar M. Ramirez MD PA	-	102.01
		The Columbia Bank checking account ending 9501 in the name of Ramirez I, LLC and Oscar M. Ramirez MD PA (account overdrawn)	-	0.00
		The Columbia Bank checking account ending 62-01 in the name of Oscar M. Ramirez, MD PA (account overdrawn)	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Desk and chair, desk lamp, pictures, king sized bed, chest, lounge chair, 2 night stands, pedestal lamp, wall lamp, sofa, side chairs, side table, center table, candle holders, vases, dining table w/8 chairs, hutch, vase, television, glass top table w/4 chairs, bar stools, side table, television, small lamp, rattan patio furniture, patio table and chairs, gas grill, ping pong table, outside bar (owned as tenants by entireties with nonfiling spouse)	J	1,312.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous medical books used by debtor in his practice	-	796.00

Sub-Total > **3,496.51**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6. Wearing apparel.		5 suits, 6 blazers, 10 dress slacks, 5 sport slacks, 10 short sleeve shirts, 12 long sleeve shirts, 5 pair shoes, 2 pair tennis shoes, 3 pair soccer shoes, 15 t-shirts, 3 jeans, 5 shorts, 2 bathing suits, 5 belts, 3 sweaters, 3 jackets	-	1,455.00
7. Furs and jewelry.		Wedding band, 2 watches, initial ring	-	135.00
8. Firearms and sports, photographic, and other hobby equipment.		Coolpix camera, soccer balls	-	35.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Lincoln National Insurance Company whole life policy ending 9785 with face value of \$1,000,000; wife is primary beneficiary; no cash value	-	0.00
		Genworth term life insurance policy ending 4822 with face value of \$2 million; wife is beneficiary	-	0.00
		Phoenix Homelife policy	-	0.00
		Paul Revere Insurance Company disability policy ending 5620	-	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Life Insurance Company of the Southwest IRA account ending 2061X (as of 6/30/09)	-	53,650.59
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

Sub-Total > **55,275.59**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Endoscopic set, cervicofacial lift set, blepharoplasty set, minor plastic set, breast augmentation set, abdominoplasty set, breast reduction set, major plastic set, liposuction set, fat grafting set, madibular matrix system set, hyperbaric unit, computer	-	7,450.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **7,450.00**
(Total of this page)

Total > **66,222.10**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand In debtor's possession	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	120.00	120.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
The Columbia Bank checking account ending 4406 in the name of Oscar M. Ramirez	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1,166.50	1,166.50
M&T Bank checking account ending 2364 in the name of Oscar M. Ramirez MD, PA (account overdrawn)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
The Columbia Bank checking account ending 3701 in the name of Oscar M. Ramirez MD PA	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	102.01	102.01
The Columbia Bank checking account ending 9501 in the name of Ramirez I, LLC and Oscar M. Ramirez MD PA (account overdrawn)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
The Columbia Bank checking account ending 62-01 in the name of Oscar M. Ramirez, MD PA (account overdrawn)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
Household Goods and Furnishings			
Desk and chair, desk lamp, pictures, king sized bed, chest, lounge chair, 2 night stands, pedestal lamp, wall lamp, sofa, side chairs, side table, center table, candle holders, vases, dining table w/8 chairs, hutch, vase, television, glass top table w/4 chairs, bar stools, side table, television, small lamp, rattan patio furniture, patio table and chairs, gas grill, ping pong table, outside bar (owned as tenants by entireties with nonfiling spouse)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4) Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1,000.00 312.00	1,312.00
Books, Pictures and Other Art Objects; Collectibles			
Miscellaneous medical books used by debtor in his practice	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(1)	796.00	796.00
Wearing Apparel			
5 suits, 6 blazers, 10 dress slacks, 5 sport slacks, 10 short sleeve shirts, 12 long sleeve shirts, 5 pair shoes, 2 pair tennis shoes, 3 pair soccer shoes, 15 t-shirts, 3 jeans, 5 shorts, 2 bathing suits, 5 belts, 3 sweaters, 3 jackets	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1,455.00	1,455.00
Furs and Jewelry			
Wedding band, 2 watches, initial ring	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	135.00	135.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Firearms and Sports, Photographic and Other Hobby Equipment			
Coolpix camera, soccer balls	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	35.00	35.00
Interests in Insurance Policies			
Lincoln National Insurance Company whole life policy ending 9785 with face value of \$1,000,000; wife is primary beneficiary; no cash value	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
Genworth term life insurance policy ending 4822 with face value of \$2 million; wife is beneficiary	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
Phoenix Homelife policy	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
Paul Revere Insurance Company disability policy ending 5620	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Life Insurance Company of the Southwest IRA account ending 2061X (as of 6/30/09)	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	53,650.59	53,650.59
Machinery, Fixtures, Equipment and Supplies Used in Business			
Endoscopic set, cervicofacial lift set, blepharoplasty set, minor plastic set, breast augmentation set, abdominoplasty set, breast reduction set, major plastic set, liposuction set, fat grafting set, madibular matrix system set, hyperbaric unit, computer	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	2,674.49	7,450.00
	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)	4,775.51	

Total:

66,222.10**66,222.10**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
Account No.									
Value \$									
Account No.									
Value \$									
Account No.									
Value \$									
Account No.									
Value \$									
Subtotal (Total of this page)									
Total (Report on Summary of Schedules)								0.00	0.00

0 continuation sheets attached

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)**☒ Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			Alimony (listed for disclosure only)					
Mary E. Ramirez 2004 Bonhill Drive Reisterstown, MD 21136		-						0.00
							0.00	0.00
Account No.			Child support (listed for disclosure only)					
Umran Ileri c/o Balto. Co. Office of Child Support 170 W. Ridgely Road, Suite 200 Lutherville, MD 21093		-						0.00
							0.00	0.00
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							0.00	0.00
Total								0.00
(Report on Summary of Schedules)							0.00	0.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx2388 Admiral Leasing 110 West Road, Suite 217 Towson, MD 21204		-	Guaranty of deficiency arising from vehicle lease for The Ramirez I, LLC				8,879.99
Account No. 10BH38 Advance Business Systems & Supply Co. c/o Steven H. Block, Esquire 501 York Road Towson, MD 21204	X	-	Guaranty of obligation of Oscar M. Ramirez, MD, PA				33,923.80
Account No. RAM06 Allegan USA 12975 Collectionns Center Drive Chicago, IL 60693		-	Obligation arising from medical practice				2,928.97
Account No. xxxx-xxxxxx-x5004 American Express Corporation P.O. Box 1270 Newark, NJ 07101-1270		-	Obligation arising from medical practice				769.90
Subtotal (Total of this page)							46,502.66

12 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxxxx-x1006		-	Obligation arising from medical practice				20,939.10
American Express Gold P.O. Box 1270 Harrisburg, PA 17101-1270							
Account No. x9017		-	Obligation arising from medical practice				2,575.76
Anazaohealth Corp. 6630 W. Arby Avenue, #102 Las Vegas, NV 89118							
Account No. xx2950		-	Obligation arising from medical practice				112.10
Aramark 8240 Staxton Drive, Suite N Jessup, MD 20794							
Account No. DECALA01		-	Obligation arising from medical practice				583.04
Art Miller & Associates 1301 York Road, #601 Lutherville, MD 21093							
Account No. 8PASLUTH		-	Obligation arising from medical practice				172.25
ASAP, Inc. 354 Waterway Road Oxford, PA 19363							
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							24,382.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Obligation arising from medical practice				
Atlantic Biomedical 4707 Benson Avenue, #101 Halethorpe, MD 21227	-					5,315.24
Account No. xxxxx-x1481		Obligation arising from medical practice				
Baltimore Gas & Electric P.O. Box 13070 Philadelphia, PA 19101	-					2,754.35
Account No. xxxx-xxxx-xxxx-2176		Obligation arising from medical practice				
Bank of America P.O. Box 157256 Wilmington, DE 19886	-					25,369.86
Account No. xx4141		Guaranty of obligation of Oscar M. Ramirez, MD, PA				
Bankers Healthcare Group, Inc. 4875 Volunteer Road, Suite 100 Fort Lauderdale, FL 33330	X -					27,933.27
Account No. xxx2608		Obligation arising from medical practice				
Bayview Pharmacy 6510 O'Donnell Street Baltimore, MD 21224	-					110.00
Sheet no. 2 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						61,482.72

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx2412 BFPE P.O. Box 630067 Baltimore, MD 21263	-	Obligation arising from medical practice				68.50
Account No. xxxx5500 Bioform Medical Inc. 4133 Courtney Road, #10 Franksville, WI 53126	-	Obligation arising from medical practice				2,296.65
Account No. x0001 Black & Black Surgical 4896 N. Royal Atlanta Drive Suite 302 Tucker, GA 30084	-	Obligation arising from medical practice				1,974.12
Account No. RAMIREZ Black Tie Medical Tulip Division P.O. Box 7368 San Diego, CA 92167	-	Obligation arising from medical practice				277.87
Account No. xxxxxx0249 Cardinal Health 7000 Cardinal Place Metro Dublin, OH 43017	-	Obligation arising from medical practice				685.01
Sheet no. 3 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						5,302.15

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-3359 Chase/Cardmember P.O. Box 15153 Wilmington, DE 19886	-		Obligation arising from medical practice				14,224.69
Account No. x8388 Clarisonic 13222 SE 30th Street Suite A1 Bellevue, WA 98005	-		Obligation arising from medical practice				940.40
Account No. RAMIREZ Cosmetech 26435 John Adams Street Murrieta, CA 92563	-		Obligation arising from medical practice				268.00
Account No. 685 Dalco Medical Products 700 Kane Street Baltimore, MD 21224	-		Obligation arising from medical practice				1,032.29
Account No. xxxxxx3332 Deer Park P.O. Box 856192 Louisville, KY 40285	-		Obligation arising from medical practice				250.03
Sheet no. 4 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							16,715.41
Subtotal (Total of this page)							16,715.41

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. RAMIREZMD			Obligation arising from medical practice				68.90
ES Medical 305 East 86th Street, 14P New York, NY 10028		-					
Account No. xxxx-xxxx-xxxx-8391			Obligation arising from medical practice				1,013.99
Exxon P.O. Box 688940 Des Moines, IA 50368		-					
Account No. xxx-xxxxxx6-001			Guaranty of obligation of Oscar M. Ramirez, MD, PA				Unknown
Financial Pacific Leasing 3455 S. 344th Way, Suite 300 Auburn, WA 98001	X	-					
Account No. x152-1			Obligation arising from medical practice				28,421.64
Friendship Properties c/o Polinger, Shannon, Luchs 550 Wisconsin Avenue Suite 1000 Chevy Chase, MD 20815		-					
Account No. RAMIREZON			Obligation arising from medical practice				404.50
Giampetro & Prusky Assoc 920 Providence Road Suite 407 Towson, MD 21286		-					
Sheet no. 5 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							29,909.03
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xx-xxx-xBFxxx-x3900		-				703.65	
Goam Media 2520 SW 22nd Street #2-354 Miami, FL 33145							
Account No. xx9947		-				30.79	
Lasership, Inc. P.O. Box 406420 Atlanta, GA 30384							
Account No.	X	-				229,641.57	
Lyon Financial Services, Inc. 1310 Madrid Marshall, MN 56258							
Account No. xxxx2364		-				1,431.37	
M&T Bank P.O. Box 1056 Buffalo, NY 14240							
Account No. xx9760		-				2,598.70	
McKennson General Medical P.O. Box 933027 Atlanta, GA 31193							
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	234,406.08

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. xxxxxx6218		-	Obligation arising from medical practice				1,606.89	
McKesson Specialty 601 E. Corporate Drive Lewisville, TX 75057								
Account No. xxx5232		-	Obligation arising from medical practice				135.45	
Medical Arts Press P.O. Box 37647 Philadelphia, PA 19101								
Account No.		-	Obligation arising from negligence litigation				435,000.00	
Michael Hannan c/o Philip C. Federico, Esquire 1211 St. Paul Street Baltimore, MD 21202								
Account No. PAMIREXOM		-	Obligation arising from medical practice				910.00	
Mitchell Plumbing 11650 Eastern Avenue Middle River, MD 21220								
Account No. xxxxxxxx2180		-	Guaranty of obligation of Oscar M. Ramirez, MD, PA				1,411.32	
Mitel Leasing 1140 W. Loop North Houston, TX 77055								
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	439,063.66

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx0884		-	Obligation arising from medical practice				2,046.50
Muzak 3318 Lakemont Blvd Fort Mill, SC 29708							
Account No. OSCAR000		-	Obligation arising from medical practice				2,184.60
Nixon Uniforms A/R Dept. 500 Centerpoint Blvd New Castle, DE 19720							
Account No. RAMIREXOM		-	Obligation arising from medical practice				1,068.02
Office Centre 309-311 North Union Avenue Havre De Grace, MD 21078							
Account No. xxx6029		-	Obligation arising from medical practice				1,261.09
Pitney Bowes P.O. Box 856460 Louisville, KY 40285							
Account No.	X	-	Obligation arising from medical practice				59,378.59
Prime Business Leasing 8005 Harford Road Parkville, MD 21234							
Sheet no. <u>8</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							65,938.80

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xx4079		-	Obligation arising from medical practice				6,846.48
PSS World Medical 1950 Ruffin Mill Road Colonial Heights, VA 23834							
Account No. xxxx2683		-	Obligation arising from medical practice				317.50
Purchase Power Pitney Bowes P.O. Box 856042 Louisville, KY 40285							
Account No. C0608		-	Obligation arising from medical practice				738.00
Red Lion Medical 123A Sandy Drive Newark, DE 19713							
Account No. RAMIREXOM		-	Obligation arising from medical practice				4,705.00
Sheldon V. Green 401 Washington Avenue Suite 405 Towson, MD 21204							
Account No. xxx3252		-	Obligation arising from medical practice				4,039.85
Stericycle, Inc. P.O. Box 9001590 Louisville, KY 40290							
Sheet no. <u>9</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							16,646.83

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	X	-	Obligation arising from medical practice				14,889.00
Susquehanna Bank 1570 Manheim Pike Lancaster, PA 17604							
Account No. xxxxx7813		-	Obligation arising from medical practice				874.50
The Baltimore Sun P.O. Box 415215 Boston, MA 02241							
Account No. ESTH001		-	Obligation arising from medical practice				50.00
The Living Legacy Foundation 1730 Twin Springs Road Suite 200 Halethorpe, MD 21227							
Account No. x7-31-2		-	Obligation arising from medical practice				1,677.00
Timothy B Gilbert MD Room 511-C/O 22 South Green Street Baltimore, MD 21201							
Account No. Rx6740		-	Obligation arising from medical practice				430.00
Total Building Services 3618 Hickory Avenue Baltimore, MD 21211							
Sheet no. 10 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							17,920.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. RAMIREXOM		-	Obligation arising from medical practice				245.00
Tulip Bio Med Inc. 438 Camino Del Rio South #219 San Diego, CA 92108							
Account No. Bx6740		-	Obligation arising from medical practice				6,600.00
Tydings & Rosenberg 100 East Pratt Street Baltimore, MD 21202							
Account No.		-	Obligation arising from guaranty of The Ramirez I, LLC				47,634.32
US Bank Healthcare Finance Services 1310 Madrid Street Suite 104 Marshall, MN 56258-4002							
Account No.		-	Guaranty of obligation of Oscar M. Ramirez, MD, PA				Unknown
VGM Financial Services 1111 W. San Marnan Drive P.O. Box 1620 Waterloo, IA 50704							
Account No. 42		-	Obligation arising from medical practice				51.93
Voshells Pharmacy 3455 Wilkens Avenue Baltimore, MD 21229							
Sheet no. <u>11</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							54,531.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx0137 Xerox Capital Services 1301 Ridgeview Drive Lewisville, TX 75057		-	Obligation arising from medical practice				607.02
Account No. 2264 Your Health Magazine 4201 Northview Drive #401 Bowie, MD 20716		-	Obligation arising from medical practice				660.00
Account No. 							
Account No. 							
Account No. 							
Sheet no. 12 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							1,267.02
Subtotal (Total of this page)							1,267.02
Total (Report on Summary of Schedules)							1,014,068.36

B6G (Official Form 6G) (12/07)

In re Oscar M. Ramirez, Case No. _____
Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **Oscar M. Ramirez**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ana Ramirez 3712 Mykonos Court Boca Raton, FL 33487	Bankers Healthcare Group, Inc. 4875 Volunteer Road, Suite 100 Fort Lauderdale, FL 33330
Oscar M. Ramirez, MD PA 2219 York Road, Suite 200 Timonium, MD 21093	Susquehanna Bank 1570 Manheim Pike Lancaster, PA 17604
Oscar M. Ramirez, MD PA 2219 York Road, Suite 100 Timonium, MD 21093	Prime Business Leasing 8005 Harford Road Parkville, MD 21234
Oscar M. Ramirez, MD PA 2219 York Road, Suite 100 Timonium, MD 21093	Lyon Financial Services, Inc. 1310 Madrid Marshall, MN 56258
Oscar M. Ramirez, MD PA 2219 York Road, Suite 100 Timonium, MD 21093	Financial Pacific Leasing 3455 S. 344th Way, Suite 300 Auburn, WA 98001
Oscar M. Ramirez, MD PA 2219 York Road, Suite 200 Timonium, MD 21093	Advance Business Systems & Supply Co. c/o Steven H. Block, Esquire 501 York Road Towson, MD 21204
Ramirez I, LLC 2219 York Road, Suite 100 Timonium, MD 21093	Lyon Financial Services, Inc. 1310 Madrid Marshall, MN 56258

B6I (Official Form 6I) (12/07)

In re **Oscar M. Ramirez**

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Plastic surgeon	Unemployed
Name of Employer	Sanctuary Plastic Surgery	
How long employed	6 months	
Address of Employer	4800 N. Federal Highway Suite C101 Boca Raton, FL 33431	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 10,000.00	\$ 0.00

2. Estimate monthly overtime

\$ 0.00	\$ 0.00
----------------	----------------

3. SUBTOTAL

\$ 10,000.00	\$ 0.00
---------------------	----------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ 0.00
----------------	----------------

b. Insurance

\$ 0.00	\$ 0.00
----------------	----------------

c. Union dues

\$ 0.00	\$ 0.00
----------------	----------------

d. Other (Specify): _____

\$ 0.00	\$ 0.00
----------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 0.00
----------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 10,000.00	\$ 0.00
---------------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
----------------	----------------

8. Income from real property

\$ 0.00	\$ 0.00
----------------	----------------

9. Interest and dividends

\$ 0.00	\$ 0.00
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
----------------	----------------

11. Social security or government assistance

(Specify): _____

\$ 0.00	\$ 0.00
----------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

(Specify): **Royalties from sale of medical instruments**

\$ 167.00	\$ 0.00
------------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 167.00	\$ 0.00
------------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 10,167.00	\$ 0.00
---------------------	----------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 10,167.00	
---------------------	--

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Oscar M. Ramirez

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,500.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	650.00
a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	200.00
c. Telephone	\$	0.00
d. Other _____	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	1,200.00
5. Clothing	\$	300.00
6. Laundry and dry cleaning	\$	150.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	2,618.00
c. Health	\$	1,363.00
d. Auto	\$	230.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Estimated taxes	\$	1,000.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	562.00
b. Other _____	\$	0.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Alimony paid to Mary E. Ramirez	\$	2,000.00
Other Child support paid to Umran Ileri	\$	1,258.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	15,831.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	10,167.00
b. Average monthly expenses from Line 18 above	\$	15,831.00
c. Monthly net income (a. minus b.)	\$	-5,664.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Maryland, Baltimore Division**

In re **Oscar M. Ramirez**

Debtor(s)

Case No. _____

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 16, 2009**

Signature **/s/ Oscar M. Ramirez**

Oscar M. Ramirez

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of Maryland, Baltimore Division**

In re **Oscar M. Ramirez**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$260,957.00
\$244,344.00

SOURCE
2008 total income for debtor and nonfiling spouse
2007 total income for debtor and nonfiling spouse

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Miray K. Ileri v. Oscar Ramirez, case no. 03-C-08010871	Name change	Circuit Court for Baltimore County	Closed 11/7/08
Michael Hannon, et al. v. Oscar Ramirez, et al; case no. 03-C-06005360	Negligence	Circuit Court for Baltimore County	Closed 7/2/08
Lyon Financial Services, Inc. v. Oscar Ramirez, et al.; case no.03-C-08013712	Breach of contract	Circuit Court for Baltimore County	Judgment entered 5/14/09
Prime Business Leasing v. Oscar Ramirez, et al.; case no. 03-C-08012738	Breach of contract	Circuit Court for Baltimore County	Judgment entered 12/3/08
Susquehanna Bank v. Oscar Ramirez; case no. 0804-0036121-2008	Breach of contract	District Court of Maryland for Baltimore County	Judgment entered 10/31/08
Bankers Healthcare Group, Inc. v. Oscar M. Ramirez, et al; case no. 2009-3761	Breach of contract	Supreme Court of the State of New York, County of Onodaga	Pending

CAPTION OF SUIT
AND CASE NUMBER
**VGM Financial Services v.
Oscar Ramirez, et al; case
no. LACV 109417**

NATURE OF PROCEEDING
Breach of contract

COURT OR AGENCY
AND LOCATION
**Iowa District Court for Black
Hawk County**

STATUS OR
DISPOSITION
Pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION AND VALUE OF
PROPERTY

7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP TO
DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Mehlman, Greenblatt & Hare, LLC 723 South Charles Street, Suite LL3 Baltimore, MD 21230	3/1/09	\$5,000.00 plus filing fee

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Baron F. Bond and Mayrav J. Bond 8 Chris Eliot Court Cockeysville, MD 21030 None	7/6/09	Sold 8 Chris Eliot Court, Hunt Valley, Maryland 21030 for \$1,101,000; after payment of settlement costs and liens, the debtor and his nonfiling spouse received proceeds of \$2,709.12

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
M&T Bank 25 S. Charles Street Baltimore, MD 21201	Checking account ending 2364 - overdrawn by \$1,374.10	Closed by bank in June, 2009

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

- ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF
PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

- ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

8 Chris Eliot Court, Hunt Valley, MD 21030

NAME USED

Oscar M. Ramirez

DATES OF OCCUPANCY

6/97 to 4/09**16. Spouses and Former Spouses**

None

- ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF
GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAW

None

- ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF
GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAW

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Oscar M. Ramirez, MD, PA	52-2050037	2219 York Road, #100 Timonium, MD 21093	Medical practice	8/31/97 to 2/20/09
Ramirez I, LLC	16-1635583	2219 York Road, #100 Timonium, MD 21093	Plastic surgery center	through 2/20/09

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 16, 2009

Signature /s/ Oscar M. Ramirez
Oscar M. Ramirez
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND, BALTIMORE DIVISION

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Constance M. Hare - Bar No. 22512

Printed Name of Attorney

Address:

723 South Charles Street

Suite LL3

Baltimore, MD 21230

(410) 547-0300

X **/s/ Constance M. Hare - Bar No.**

Signature of Attorney

**September 16,
2009**

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Oscar M. Ramirez

Printed Name(s) of Debtor(s)

X **/s/ Oscar M. Ramirez**

Signature of Debtor

**September 16,
2009**

Date

Case No. (if known) _____

X

Signature of Joint Debtor (if any)

Date

**United States Bankruptcy Court
District of Maryland, Baltimore Division**

In re **Oscar M. Ramirez**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **September 16, 2009**

/s/ Oscar M. Ramirez

Oscar M. Ramirez

Signature of Debtor

Admiral Leasing
110 West Road, Suite 217
Towson, MD 21204

Advance Business Systems
10755 York Road
Cockeysville, MD 21030

Advance Business Systems & Supply Co.
c/o Steven H. Block, Esquire
501 York Road
Towson, MD 21204

Allegan USA
12975 Collectionns Center Drive
Chicago, IL 60693

American Express Corporation
P.O. Box 1270
Newark, NJ 07101-1270

American Express Gold
P.O. Box 1270
Harrisburg, PA 17101-1270

Amy K. Kline, Esquire
35 Franklin Blvd.
Reisterstown, MD 21136

Ana Ramirez
3712 Mykonos Court
Boca Raton, FL 33487

Anazaohealth Corp.
6630 W. Arby Avenue, #102
Las Vegas, NV 89118

Aramark
8240 Staxton Drive, Suite N
Jessup, MD 20794

Art Miller & Associates
1301 York Road, #601
Lutherville, MD 21093

ASAP, Inc.
354 Waterway Road
Oxford, PA 19363

Atlantic Biomedical
4707 Benson Avenue, #101
Halethorpe, MD 21227

Baltimore Gas & Electric
P.O. Box 13070
Philadelphia, PA 19101

Bank of America
P.O. Box 157256
Wilmington, DE 19886

Bankers Healthcare Group, Inc.
4875 Volunteer Road, Suite 100
Fort Lauderdale, FL 33330

Bankers Healthcare Group, Inc.
c/o Christopher J. Cali, Esquire
325 James Street
Syracuse, NY 13203

Bayview Pharmacy
6510 O'Donnell Street
Baltimore, MD 21224

BFPE
P.O. Box 630067
Baltimore, MD 21263

Bioform Medical Inc.
4133 Courtney Road, #10
Franksville, WI 53126

Bioform Medical, Inc.
c/o Steven B. Sprechman, Esquire
2775 Sunny Isles Blvd., Suite 100
North Miami Beach, FL 33160-4007

Black & Black Surgical
4896 N. Royal Atlanta Drive
Suite 302
Tucker, GA 30084

Black Tie Medical
Tulip Division
P.O. Box 7368
San Diego, CA 92167

Cardinal Health
7000 Cardinal Place
Metro
Dublin, OH 43017

Chase/Cardmember
P.O. Box 15153
Wilmington, DE 19886

Clarisonic
13222 SE 30th Street
Suite A1
Bellevue, WA 98005

Cosmetech
26435 John Adams Street
Murrieta, CA 92563

Dalco Medical Products
700 Kane Street
Baltimore, MD 21224

Dalco Medical Products
c/o ANI International, Inc.
125 S. Wacker Drive, Suite 1210
Chicago, IL 60606

Deer Park
P.O. Box 856192
Louisville, KY 40285

Erin E. Schwab, Esquire
Blibaum & Associates, PA
40 York Road, Suite 300
Towson, MD 21204

ES Medical
305 East 86th Street, 14P
New York, NY 10028

Exxon
P.O. Box 688940
Des Moines, IA 50368

Financial Pacific Leasing
3455 S. 344th Way, Suite 300
Auburn, WA 98001

Friendship Properties
c/o Polinger, Shannon, Luchs
550 Wisconsin Avenue
Suite 1000
Chevy Chase, MD 20815

Giampetro & Prusky Assoc
920 Providence Road
Suite 407
Towson, MD 21286

Goam Media
2520 SW 22nd Street
#2-354
Miami, FL 33145

Lasership, Inc.
P.O. Box 406420
Atlanta, GA 30384

Lyon Financial Services, Inc.
1310 Madrid
Marshall, MN 56258

M&T Bank
P.O. Box 1056
Buffalo, NY 14240

Mary E. Ramirez
2004 Bonhill Drive
Reisterstown, MD 21136

McKennson General Medical
P.O. Box 933027
Atlanta, GA 31193

McKesson Specialty
601 E. Corporate Drive
Lewisville, TX 75057

Medical Arts Press
P.O. Box 37647
Philadelphia, PA 19101

Michael Hannan
c/o Philip C. Federico, Esquire
1211 St. Paul Street
Baltimore, MD 21202

Mitchell Plumbing
11650 Eastern Avenue
Middle River, MD 21220

Mitel Leasing
1140 W. Loop North
Houston, TX 77055

Muzak
3318 Lakemont Blvd
Fort Mill, SC 29708

Nixon Uniforms
A/R Dept.
500 Centerpoint Blvd
New Castle, DE 19720

Office Centre
309-311 North Union Avenue
Havre De Grace, MD 21078

Oscar M. Ramirez, MD PA
2219 York Road, Suite 100
Timonium, MD 21093

Pitney Bowes
P.O. Box 856460
Louisville, KY 40285

Prime Business Leasing
8005 Harford Road
Parkville, MD 21234

PSS World Medical
1950 Ruffin Mill Road
Colonial Heights, VA 23834

Purchase Power
Pitney Bowes
P.O. Box 856042
Louisville, KY 40285

Ramirez I, LLC
2219 York Road, Suite 100
Timonium, MD 21093

Red Lion Medical
123A Sandy Drive
Newark, DE 19713

Regal Finance, Inc.
12777-A E. Independence Blvd.
Matthews, NC 28105

Robert R. Smith, Esquire
Franch, Jarashow & Smith, PA
107 Ridgely Avenue, Suite 9
Annapolis, MD 21404-0827

Sheldon V. Green
401 Washington Avenue
Suite 405
Towson, MD 21204

Stericycle, Inc.
P.O. Box 9001590
Louisville, KY 40290

Susquehanna Bank
1570 Manheim Pike
Lancaster, PA 17604

The Baltimore Sun
P.O. Box 415215
Boston, MA 02241

The Living Legacy Foundation
1730 Twin Springs Road
Suite 200
Halethorpe, MD 21227

Timothy B Gilbert MD
Room 511-C/O
22 South Green Street
Baltimore, MD 21201

Total Building Services
3618 Hickory Avenue
Baltimore, MD 21211

Tulip Bio Med Inc.
438 Camino Del Rio South
#219
San Diego, CA 92108

Tydings & Rosenberg
100 East Pratt Street
Baltimore, MD 21202

Umran Ileri
c/o Balto. Co. Office of Child Support
170 W. Ridgely Road, Suite 200
Lutherville, MD 21093

US Bank Healthcare Finance Services
1310 Madrid Street
Suite 104
Marshall, MN 56258-4002

VGM Financial Services
1111 W. San Marnan Drive
P.O. Box 1620
Waterloo, IA 50704

VGM Financial Services
c/o Jared R. Knapp, Esquire
315 E. 5th Street
P.O. Box 596
Waterloo, IA 50704

Voshells Pharmacy
3455 Wilkens Avenue
Baltimore, MD 21229

Xerox Capital Services
1301 Ridgeview Drive
Lewisville, TX 75057

Your Health Magazine
4201 Northview Drive
#401
Bowie, MD 20716